

IN THE U.S. PATENT AND TRADEMARK OFFICE

U.S. Appl. No.: 10/531,429 Confirmation No.: 8445
Title: FACILITATING AND AUTHENTICATING TRANSACTIONS
Inventor(s): LINCOLN
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Customer No.: 000881

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Response to Office Action of January 21, 2009

Sir:

This Reply is being filed in response to the Office Action dated January 21, 2009. Please consider the amendments and responsive remarks provided herewith.

- **Amendments to the Specification** begin on page 3 of this paper. Applicants request entry of the attached Substitute Specification and Abstract. The Marked-Up Copy of the Substitute Specification and Abstract is provided herewith starting on page 4 of this paper. The Clean Version of the Substitute Specification and Abstract is provided herewith starting on page 48 of this paper. A Statement regarding the Substitute Specification and Abstract is also submitted herewith.
- **Amendments to the Claims** are reflected in the listing of claims which begins on page 92 of this paper.
- **Remarks** begin on page 98 of this paper.